

# **EXHIBIT**

# **7**

## KORDE & ASSOCIATES, P.C.

Counselors at Law  
321 Billerica Road, Suite 210  
Chelmsford, Massachusetts 01824-4100  
Attorneys Licensed in MA, NH, NY and RI

**Certified Article Number**

9414 7266 9904 2053 7271 82

**SENDERS RECORD**

November 6, 2015

Kathleen M Broderick  
3399 Post Road, Unit 8  
in the Village Green Condominium  
Warwick, RI 02886

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 15-023104

Dear Sir/Madam:

Please be advised that this office represents Carrington Mortgage Services, LLC (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Mortgage Master, Inc., dated July 10, 2009 in the original principal amount of \$148,265.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 3399 Post Road, Unit 8, in the Village Green Condominium, Warwick, RI 02886. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of November 6, 2015, the amount of the debt is \$146,780.51. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THE LAW DOES NOT REQUIRE THIS OFFICE TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD BEFORE PROCEEDING WITH LEGAL ACTION TO COLLECT THIS DEBT.

IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSURE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

PLEASE BE ADVISED THAT THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.**

Sincerely,



Shana Costa  
SC/ac

Telephone (978) 256-1500 Fax (978) 256-7615  
Website: [www.kordeassoc.com](http://www.kordeassoc.com)

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November 6, 2015

Kathleen M. Broderick  
292 Chapmans Avenue  
Warwick, RI 02886

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9414 7266 9904 2053 7271 68

**SENDERS RECORD**

November 6, 2015

Kathleen M. Broderick  
931 Jefferson Boulevard, Suite 2006  
Warwick, RI 02886

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 15-023104

Dear Sir/Madam:

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9414 7266 9904 2053 7271 75

SENDERS RECORD

November 6, 2015

Kathleen M. Broderick  
c/o Halley Gasper  
931 Jefferson Boulevard, Suite 2006  
Warwick, RI 02886

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